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SANTA MONICA, CA 90404

EXAMINER

DANIEL JR, WILLIE J

ART UNIT	PAPER NUMBER
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2617

NOTIFICATION DATE	DELIVERY MODE
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10/21/2010

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 09/915,203	Applicant(s) WATLER ET AL.	
	Examiner WILLIE J. DANIEL JR	Art Unit 2617	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 May 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-5, 7-9, 13-16, 18-20, 23-26, 28, 29, 32, 33, 35, 36 and 40-45 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-5, 7-9, 13-16, 18-20, 23-26, 28, 29, 32, 33, 35, 36 and 40-45 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This action is in response to applicant's communication filed on 18 May 2010. **Claims 1-5, 7-9, 13-16, 18-20, 23-26, 28-29, 32-33, 35-36, and 40-45** are now pending in the present application and **claims 6, 10-12, 17, 21-22, 27, 30-31, 34, and 37-39** are canceled. The finality of the rejection of the office action mailed 26 January 2010 is withdrawn, which is hereby replaced with this office action that is made **Non-Final**.
2. Brief Description of Communications Systems
 - A. ...the **state of the art** has advanced to a point where an accounting application in the mobile phone is able to calculate calling charges internally... (for above par. - see instant orig. spec., section background of the invention, pg. 1, [04]).
 - B. ...complex billing algorithm factors the multiple variables of a telephone call from a mobile phone into a billing equation that virtually mirrors the factors considered by...network providers...and...wireless service providers... (for above par. - see instant orig. spec., section detailed description of the invention, pg. 6, [26 or lines 18-21]).
 - C. ...understood that an account may also be charged for any transaction handled by the wireless device...for example...used to communicate with the vending machine...to **make a purchase**...account on the wireless device...can...be charged... (for above par. - see instant orig. spec., section detailed description of the invention, pg. 8, [33]).
 - D. ...application program...on a host processor...is able to...change control data with respect to each account...when received by the wireless device...such **changes** include changes in the rate tables utilized...changes in credit limits for controlled post-paid

Art Unit: 2617

accounts...changes in paid funds in **pre-paid accounts**...using **credit cards** or prepaid calling cards to **add funds to pre-paid accounts**... (for above par. - see instant orig. spec., section detailed description of the invention, pg. 10, [39]).

E. ...inform user that...about to **exhaust** the credit limit or prepaid funds... (for above par. - see instant orig. spec., section detailed description of the invention, pg. 10, [40 or lines 19-20]).

F. ...prepaid cards and SIMs...are not so limited and may find other applications; for example, in subscriber pay-television, remote vending, **electronic purse**, reloading a **pre-paid smart card**... (see Martineau - col. 10, lines 41-44).

Claim Objections

3. **Claim 45** is objected to because of the following informalities:

a. Claim 45 recites the limitation "...said **wireless device**..." in line(s) 13 of the claim.

The Examiner interprets as --said **mobile phone**-- (see claim 45, line(s) 2) and suggests replacing said limitation to have proper **antecedent** and help clarify the claim language.

Appropriate correction is required.

4. Due to the objections of the current claim language, the Examiner has given a reasonable interpretation of said language and the claims are rejected as broadest and best interpreted. In addition, applicant is welcomed to point out where in the specification the Examiner can find support for this language if Applicant believes otherwise.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-5, 7-9, 13-16, 18-20, 23-26, 28-29, 32, 35-36, and 40-45 are rejected under 35

U.S.C. 103(a) as being unpatentable over **Dent et al.** (hereinafter Dent) (**US 6,246,870 B1**) in view of **Martineau (US 5,915,226)**.

Regarding **claim 1**, Dent discloses a system for handling a plurality of accounts { (see col. 5, lines 7-11) }, comprising:

a radiotelephone (500) which reads on the claimed “wireless device” having software which internally stores and manages a plurality of accounts (e.g., cellular and satellite subscriptions) each having an internal account balance { (see col. 5, lines 38-50; col. 6, lines 6-43,61-67; Figs. 6-7 and 8 “ref. 730”), where the radiotelephone (500) has a cellular subscription and satellite subscription and manages economic efficiency. For example, radiotelephone (500) includes a smart card (see col. 6, lines 6-11; col. 9, lines 35-46), where the value of communication units are stored and measured for the first and second communication system (see col. 3, lines 36-40,42-45; col. 4, lines 20-24). },

calculates charges (e.g., communication units usage) for a communication involving said wireless device (500) { (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the terminal performs computations of cumulative communication usage units },

wherein said software selectively uses said calculated charge to charge one of the plurality of internally stored accounts for said communication { (see col. 5, lines 38-50; col. 6, line 11-19; col. 7, lines 36-41,44-50,55-58), where the radiotelephone stores the initial communication units (see col. 9, lines 35-46; col. 3, lines 36-40,42-45), and measures the usage during a communication session (see col. 8, lines 9-15; col. 5, lines 54-55) and deduct units (e.g., free minutes) exhausted (see col. 5, lines 43-49), and the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41,51-58; Figs. 6-7 and 8 “ref. 730”). }. Dent does not specifically disclose having the feature allows transfer of amounts amongst said internal accounts. However, the examiner maintains that the feature allows transfer of amounts amongst said internal accounts was well known in the art, as taught by Martineau.

In the same field of endeavor, Martineau discloses the feature allows transfer of amounts amongst said internal accounts { (see col. 7, lines 23-29,35-37; col. 4, lines 2-3), where the handset has a prepaid account and a SIM account in which units are exchanged between the SIM (8) and prepaid card (10) during various calls to cover balance due of the time measured (see col. 10, lines 36-38; abstract; Figs. 1-3). For example, the handset (2) has internally two slots for receiving removable cards (see col. 5, lines 18-23,49-51; Fig. 1), where the two slots (4, 6) can each hold a prepaid card when the SIM is non-removably mounted in the handset which allows for two prepaid cards to have value transferred to the SIM, or the two slots (4, 6) can receive a removable SIM smart card in slot 4 and prepaid smart card in slot 6 to allow for value to be transferred (see col. 10, lines 13-14). The

handset can compute charge information (see col. 5, lines 58-64) and provide a full subscription service and prepaid service (see col. 3, lines 33-37; col. 6, lines 8-10; col. 5, lines 20-25), where the SIM smart card is an account and the prepaid smart card is another account that can be reloaded (see col. 10, line 44). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau to have the feature allows transfer of amounts amongst said internal accounts, in order to provide a prepaid telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16). The combination of Dent and Martineau clearly discloses the feature(s) indicated above) as evidenced by the fact that one of ordinary skill in the art would clearly recognize. However, the examiner maintains that the feature(s) transfer of amounts amongst said internal accounts was well known in the art, as taught by Heinonen.

As further support in the same field of endeavor, Heinonen discloses the feature(s) transfer of amounts (e.g., money) amongst said internal accounts { (see col. 8, lines 49-55; Figs. 1, 3a-c, & 6), where the user can transfer money between accounts, and store money to an electric money purse in the mobile station or in the application module (see col. 3, lines 50-53), and information of how much money is stored in the electric money purse can be read from the memory of the mobile station or the application module from which electric money is subtracted (see col. 3, lines 57-60), and a module card (13) is located in the mobile station (1) and can contain a subscriber identity module (SIM) (see col. 4, lines 58-62), and more than one application modules (19) can be connected to the same module card (13) (see col. 41-44), and the electric money is used for paying phone bills (see col. 11, lines 57-62). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau as further supported by Heinonen to have the feature(s) transfer of amounts amongst said internal accounts, in order to store money to an electric money purse in the mobile station, as taught by Heinonen (see col. 3, lines 51-53).

Regarding **claim 2**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 further comprising: a user interface to allow a user to determine which of said internally stored accounts should be charged for the communication { (see col. 6, lines 56-60; col. 3, lines 19-25; col. 5, lines 28-41; col. 7, line 66 - col. 8, line 8; col. 8, lines 30-32), where the user initiate communication with either the satellite or terrestrial radiotelephone communications systems }.

Regarding **claim 3**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 wherein the software uses an algorithm to automatically select one of the plurality of internally stored accounts to be charged for said communication { (see col. 2, lines 64-67; col. 6, line 24-27), where the system selects either the satellite or terrestrial radiotelephone communications systems }.

Regarding **claim 4**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 3), in addition Dent further discloses the system according to claim 3 wherein selection of which account is to be charged among said plurality of accounts depends on origin or destination of the communication { (see col. 9,

lines 26-28,32-35; col. 7, lines 38-41,44-50), where the system has a tariff which is considered for determining which system to use for communication sessions or calls }.

Regarding **claim 5**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 wherein said communication is a data communication { (see col. 4, lines 20-24) }.

Regarding **claim 7**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 wherein the wireless device (500) is a mobile phone (500) { (see col. 6, lines 47-51; Figs. 6-7) }.

Regarding **claim 8**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 wherein said software resides on a smart card (100) attachable to the wireless device (500) { (see col. 6, lines 6-10,61-67; col. 7, lines 38-41,44-50; col. 9, lines 32-43) }.

Regarding **claim 9**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 wherein said software resides on an internal memory (40) in the wireless device (500) { (see col. 9, lines 40-43) }.

Regarding **claim 13**, Dent discloses the system according to claim 1 wherein the plurality of accounts includes a postpaid account and a prepaid account { (see col. 5, lines 55-61) }. Dent inexplicitly discloses having the feature(s) a prepaid account. However, the

examiner maintains that the feature(s) a prepaid account was well known in the art, as taught by Martineau.

As further support in the same field of endeavor, Martineau discloses the feature(s) a prepaid account { (see col. 6, lines 19-20) }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau to have the feature(s) a prepaid account, in order to provide a prepaid telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16).

Regarding **claim 14**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 1), in addition Dent further discloses the system according to claim 1 wherein at least one of the plurality of accounts has usage limit { (see col. 5, lines 43-50) }; and

wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded { (see col. 8, lines 30-37; col. 9, lines 45-48) }. As a note, Martineau discloses having the feature(s) wherein at least one of the plurality of accounts has usage limit; and wherein the ability of the user to use the wireless device is restricted when the usage limit is exceeded { (see col. 7, lines 63-65) }.

Regarding **claim 15**, Dent discloses a radiotelephone (500) which reads on the claimed “wireless device” capable of communicating within a network { (see col. 6, lines 47-51; Figs. 6-7) }, comprising:

software within the wireless device (500) to store a plurality of accounts (e.g., cellular and satellite subscriptions) each having an internal account balance { (see col. 5, lines 38-50;

Art Unit: 2617

col. 6, lines 6-43,61-67; Figs. 6-7 and 8 “ref. 730”), where the radiotelephone (500) has a cellular subscription and satellite subscription and manages economic efficiency. For example, radiotelephone (500) includes a smart card (see col. 6, lines 6-11; col. 9, lines 35-46), where the value of communication units are stored and measured for the first and second communication system (see col. 3, lines 36-40,42-45; col. 4, lines 20-24). },

calculates charges (e.g., communication units usage) for a communication involving said wireless device (500) { (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the terminal performs computations of cumulative communication usage units },

a user interface to allow a user to selectively determine which one of the plurality of internally stored accounts will be charged for said communication using said calculated charges { (see col. 5, lines 38-50; col. 6, line 11-19; col. 7, lines 36-41,44-50,55-58), where the radiotelephone stores the initial communication units (see col. 9, lines 35-46; col. 3, lines 36-40,42-45), and measures the usage during a communication session (see col. 8, lines 9-15; col. 5, lines 54-55) and deduct units (e.g., free minutes) exhausted (see col. 5, lines 43-49), and the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41,51-58; Figs. 6-7 and 8 “ref. 730”). }. Dent does not specifically disclose having the feature allow transfer of amounts amongst said internal accounts. However, the examiner maintains that the feature allow transfer of amounts amongst said internal accounts was well known in the art, as taught by Martineau.

Martineau further discloses the feature allow transfer of amounts amongst said internal accounts { (see col. 7, lines 23-29,35-37; col. 4, lines 2-3), where the handset has a

prepaid account and a SIM account in which units are exchanged between the SIM (8) and prepaid card (10) during various calls to cover balance due of the time measured (see col. 10, lines 36-38; abstract; Figs. 1-3). For example, the handset (2) has internally two slots for receiving removable cards (see col. 5, lines 18-23,49-51; Fig. 1), where the two slots (4, 6) can each hold a prepaid card when the SIM is non-removably mounted in the handset which allows for two prepaid cards to have value transferred to the SIM, or the two slots (4, 6) can receive a removable SIM smart card in slot 4 and prepaid smart card in slot 6 to allow for value to be transferred (see col. 10, lines 13-14). The handset can compute charge information (see col. 5, lines 58-64) and provide a full subscription service and prepaid service (see col. 3, lines 33-37; col. 6, lines 8-10; col. 5, lines 20-25), where the SIM smart card is an account and the prepaid smart card is another account that can be reloaded (see col. 10, line 44). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau to have the feature allow transfer of amounts amongst said internal accounts, in order to provide a prepaid telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16). The combination of Dent and Martineau clearly discloses the feature(s) indicated above) as evidenced by the fact that one of ordinary skill in the art would clearly recognize. However, the examiner maintains that the feature(s) transfer of amounts amongst said internal accounts was well known in the art, as taught by Heinonen.

As further support in the same field of endeavor, Heinonen discloses the feature(s) transfer of amounts (e.g., money) amongst said internal accounts { (see col. 8, lines 49-55;

Art Unit: 2617

Figs. 1, 3a-c, & 6), where the user can transfer money between accounts, and store money to an electric money purse in the mobile station or in the application module (see col. 3, lines 50-53), and information of how much money is stored in the electric money purse can be read from the memory of the mobile station or the application module from which electric money is subtracted (see col. 3, lines 57-60), and a module card (13) is located in the mobile station (1) and can contain a subscriber identity module (SIM) (see col. 4, lines 58-62), and more than one application modules (19) can be connected to the same module card (13) (see col. 41-44), and the electric money is used for paying phone bills (see col. 11, lines 57-62). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau as further supported by Heinonen to have the feature(s) transfer of amounts amongst said internal accounts, in order to store money to an electric money purse in the mobile station, as taught by Heinonen (see col. 3, lines 51-53).

Regarding **claims 16, 18-20, and 23-24**, the claims as applied to claim 15 are rejected for the same reasons as set forth above in **claims 5, 7-9, and 13-14** respectively.

Regarding **claim 25**, Dent discloses a mobile phone (e.g., radiotelephone 500) (see Figs. 6-7) comprising:

a first line (e.g., first communication system) and a second line (e.g., second communication system) to both make and receive calls { (see col. 7, lines 41-50), where the radiotelephone can communicate with multiple systems such as a cellular and satellite system }; and

software residing in the mobile phone and configured to store and manage a plurality of internally stored accounts (e.g., cellular and satellite subscriptions) each account having an internal balance { (see col. 5, lines 38-50; col. 6, lines 6-43,61-67; Figs. 6-7 and 8 “ref. 730”), where the radiotelephone (500) has a cellular subscription and satellite subscription and manages economic efficiency. For example, radiotelephone (500) includes a smart card (see col. 6, lines 6-11; col. 9, lines 35-46), where the value of communication units are stored and measured for the first and second communication system (see col. 3, lines 36-40,42-45; col. 4, lines 20-24). },

to calculate charges for a call made or received by the mobile phone (500) { (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the terminal performs computations of cumulative communication usage units },

wherein said software selectively charges one of the plurality of internally stored accounts for said call using said calculated charge { (see col. 5, lines 38-50; col. 6, line 11-19; col. 7, lines 36-41,44-50,55-58), where the radiotelephone stores the initial communication units (see col. 9, lines 35-46; col. 3, lines 36-40,42-45), and measures the usage during a communication session (see col. 8, lines 9-15; col. 5, lines 54-55) and deduct units (e.g., free minutes) exhausted (see col. 5, lines 43-49), and the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41,51-58; Figs. 6-7 and 8 “ref. 730”). };

wherein calls made or received via the first line (e.g., first communication system) are charged to one of the plurality of accounts and calls made or received via the second line

(e.g., second communication system) are charged to another one of the plurality of accounts { (see col. 5, lines 38-50) }. Dent does not specifically disclose having the feature to allow transfer of amounts amongst said internal accounts. However, the examiner maintains that the feature to allow transfer of amounts amongst said internal accounts was well known in the art, as taught by Martineau.

Martineau further discloses the feature to allow transfer of amounts amongst said internal accounts { (see col. 7, lines 23-29,35-37; col. 4, lines 2-3), where the handset has a prepaid account and a SIM account in which units are exchanged between the SIM (8) and prepaid card (10) during various calls to cover balance due of the time measured (see col. 10, lines 36-38; abstract; Figs. 1-3). For example, the handset (2) has internally two slots for receiving removable cards (see col. 5, lines 18-23,49-51; Fig. 1), where the two slots (4, 6) can each hold a prepaid card when the SIM is non-removably mounted in the handset which allows for two prepaid cards to have value transferred to the SIM, or the two slots (4, 6) can receive a removable SIM smart card in slot 4 and prepaid smart card in slot 6 to allow for value to be transferred (see col. 10, lines 13-14). The handset can compute charge information (see col. 5, lines 58-64) and provide a full subscription service and prepaid service (see col. 3, lines 33-37; col. 6, lines 8-10; col. 5, lines 20-25), where the SIM smart card is an account and the prepaid smart card is another account that can be reloaded (see col. 10, line 44). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau to have the feature to allow transfer of amounts amongst said internal accounts, in order to provide a prepaid

telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16). The combination of Dent and Martineau clearly discloses the feature(s) indicated above) as evidenced by the fact that one of ordinary skill in the art would clearly recognize. However, the examiner maintains that the feature(s) transfer of amounts amongst said internal accounts was well known in the art, as taught by Heinonen.

As further support in the same field of endeavor, Heinonen discloses the feature(s) transfer of amounts (e.g., money) amongst said internal accounts { (see col. 8, lines 49-55; Figs. 1, 3a-c, & 6), where the user can transfer money between accounts, and store money to an electric money purse in the mobile station or in the application module (see col. 3, lines 50-53), and information of how much money is stored in the electric money purse can be read from the memory of the mobile station or the application module from which electric money is subtracted (see col. 3, lines 57-60), and a module card (13) is located in the mobile station (1) and can contain a subscriber identity module (SIM) (see col. 4, lines 58-62), and more than one application modules (19) can be connected to the same module card (13) (see col. 41-44), and the electric money is used for paying phone bills (see col. 11, lines 57-62). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau as further supported by Heinonen to have the feature(s) transfer of amounts amongst said internal accounts, in order to store money to an electric money purse in the mobile station, as taught by Heinonen (see col. 3, lines 51-53).

Regarding **claims 26, 28-29, and 32**, the claims as applied to claim 25 are rejected for the same reasons set forth above in claims 2, 8-9, and 13 respectively.

Regarding **claims 35 and 45**, Dent discloses a method for tracking account activities relating to use of a wireless device (500) { (see col. 6, lines 47-51; Figs. 6-7) }, comprising:

using software to internally store a plurality of accounts (e.g., cellular and satellite subscriptions), each with an account balance, on a wireless device { (see col. 5, lines 38-50; col. 6, lines 6-43,61-67; Figs. 6-7 and 8 “ref. 730”), where the radiotelephone (500) has a cellular subscription and satellite subscription and manages economic efficiency. For example, radiotelephone (500) includes a smart card (see col. 6, lines 6-11; col. 9, lines 35-46), where the value of communication units are stored and measured for the first and second communication system (see col. 3, lines 36-40,42-45; col. 4, lines 20-24). };

selecting one of said a plurality accounts to be charged for a communication { (see col. 8, lines 1-5; col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41,51-58; Figs. 6-7 and 8 “ref. 730”), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs };

causing the wireless device to be used for said communication { (see col. 5, lines 38-50) };

calculating charges to be charged against said selected account for said communication using software in the wireless device { (see col. 5, lines 38-50; col. 6, line 11-19; col. 7, lines 36-41,44-50,55-58), where the radiotelephone stores the initial communication units (see col. 9, lines 35-46; col. 3, lines 36-40,42-45), and measures the usage during a communication session (see col. 8, lines 9-15; col. 5, lines 54-55) and deduct units (e.g., free minutes) exhausted (see col. 5, lines 43-49), and the user of the radiotelephone (500) can select one the

Art Unit: 2617

subscriptions based on factors such as remaining free minutes and lowest tariffs (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41,51-58; Figs. 6-7 and 8 “ref. 730”). }; and adjusting the selected internally stored account using the calculated charges { (see col. 5, lines 38-39; col. 6, lines 6-43; col. 9, lines 31-50), where the terminal performs computations of cumulative communication usage units }. Dent does not specifically disclose having the feature wherein said software allows a transfer of amounts amongst said accounts. However, the examiner maintains that the feature wherein said software allows a transfer of amounts amongst said accounts was well known in the art, as taught by Martineau.

Martineau further discloses the feature wherein said software allows a transfer of amounts amongst said accounts { (see col. 7, lines 23-29,35-37; col. 4, lines 2-3), where the handset has a prepaid account and a SIM account in which units are exchanged between the SIM (8) and prepaid card (10) during various calls to cover balance due of the time measured (see col. 10, lines 36-38; abstract; Figs. 1-3). For example, the handset (2) has internally two slots for receiving removable cards (see col. 5, lines 18-23,49-51; Fig. 1), where the two slots (4, 6) can each hold a prepaid card when the SIM is non-removably mounted in the handset which allows for two prepaid cards to have value transferred to the SIM, or the two slots (4, 6) can receive a removable SIM smart card in slot 4 and prepaid smart card in slot 6 to allow for value to be transferred (see col. 10, lines 13-14). The handset can compute charge information (see col. 5, lines 58-64) and provide a full subscription service and prepaid service (see col. 3, lines 33-37; col. 6, lines 8-10; col. 5, lines 20-25), where the SIM smart card is an account and the prepaid smart card is another account that can be reloaded (see col. 10, line 44). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau to have the feature wherein said software allows a transfer of amounts amongst said accounts, in order to provide a prepaid telephone service that has enhanced security, as taught by Martineau (see col. 3, lines 14-16). The combination of Dent and Martineau clearly discloses the feature(s) indicated above) as evidenced by the fact that one of ordinary skill in the art would clearly recognize. However, the examiner maintains that the feature(s) transfer of amounts amongst said internal accounts was well known in the art, as taught by Heinonen.

As further support in the same field of endeavor, Heinonen discloses the feature(s) transfer of amounts (e.g., money) amongst said internal accounts { (see col. 8, lines 49-55; Figs. 1, 3a-c, & 6), where the user can transfer money between accounts, and store money to an electric money purse in the mobile station or in the application module (see col. 3, lines 50-53), and information of how much money is stored in the electric money purse can be read from the memory of the mobile station or the application module from which electric money is subtracted (see col. 3, lines 57-60), and a module card (13) is located in the mobile station (1) and can contain a subscriber identity module (SIM) (see col. 4, lines 58-62), and more than one application modules (19) can be connected to the same module card (13) (see col. 41-44), and the electric money is used for paying phone bills (see col. 11, lines 57-62). }.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent and Martineau as further supported by Heinonen to have the feature(s) transfer of amounts amongst said internal accounts, in

order to store money to an electric money purse in the mobile station, as taught by Heinonen (see col. 3, lines 51-53).

Regarding **claim 36**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 2 and 26.

Regarding **claim 40**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 7 and 18.

Regarding **claim 41**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 5 and 16.

Regarding **claim 42**, the combination of Dent and Martineau discloses every limitation claimed, as applied above (see claim 35), in addition Dent further discloses the method according to claim 35 wherein the step of selecting one of a the plurality of accounts to be charged further comprises:

identifying the origin or destination of the communication { (see col. 9, lines 26-28,32-35; col. 7, lines 38-41,44-50), where the system has a tariff which is considered for determining which system to use for communication sessions or calls };

selection the one of the plurality of internally stored accounts to be charged based on the identified origin or destination of the communication { (see col. 5, lines 38-50; col. 6, lines 6-43; col. 8, lines 36-41,51-58; Figs. 6-7 and 8 “ref. 730”), where the user of the radiotelephone (500) can select one the subscriptions based on factors such as remaining free minutes and lowest tariffs }.

Regarding **claim 43**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 14 and 24.

Regarding **claim 44**, the claim as applied to claim 35 is rejected for the same reasons set forth above in claims 14 and 24.

Claim 33 is rejected under 35 U.S.C. 103(a) as being unpatentable over in view of **Dent et al.** (hereinafter Dent) (**US 6,246,870 B1**) in view of **Martineau (US 5,915,226)** as applied to claim 25 above, and further in view of **Carlsson et al.** (hereinafter Carlsson) (**US 6,026,291**).

Regarding **claim 33**, Dent discloses the mobile phone of claim 25 wherein the calls made or received via the first line (e.g., first communication system) include business calls and the calls made or received via the second line (e.g., second communication system) include personal calls (see col. 5, lines 38-50; col. 7, lines 41-50). Dent does not specifically disclose having the feature(s) the first line include business calls. However, the examiner maintains that the feature(s) the first line include business calls was well known in the art, as taught by Carlsson.

In the same field of endeavor, Carlsson discloses the feature(s) the first line include business calls (see col. 3, lines 16-31), where the user of the terminal has subscription accounts for charging calls to either a private and personal subscription.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to combine the teachings of Dent, Martineau, and Carlsson to have the feature of the first line include business calls, in order to provide systems to enable calls to be charged to a selected subscription account, as taught by Carlsson (see col. 1, lines 61-64).

Response to Arguments

6. Applicant's arguments with respect to claims **1-5, 7-9, 13-16, 18-20, 23-26, 28-29, 32-33, 35-36, and 40-45** have been considered but are moot in view of the new ground(s) of rejection.

In response to applicant's arguments, the Examiner respectfully disagrees as the applied reference(s) provide more than adequate support and to further clarify (see the above claims for relevant citations).

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
- a. Beaujard et al. (US 6,557,753 B1) discloses a method , a **smart card** and terminals for effecting transactions through a telecommunication network. Beaujard at the least further discloses ...telecommunication terminals provides for...terminals...equipped with **two smart card** reading interfaces, one for...a subscriber identification smart card dedicated to telephony...for example **SIM** (subscriber identity module) cards...the other for a smart card (**application card**) dedicated to **one or more applications** such as telephony...may for example...electronic purse... (see col. 1, lines 27-30). ...the mobile telephone is provided with two smart card interfaces a subscriber identification card 1 referred to as an **SIM** card... (see col. 3, lines 20-23). ...an additional card 2 referred to as **application card**...applications can be electronic purse, bank or loyalty point applications... (see col. 3, lines 26-29; Fig. 2).

...essential commands used to **establish a dialogue** between the SIM card and the additional card... (see col. 4, lines 53-55).

- b. Raith (US 6,493,547 B1) discloses an apparatus and methods for providing usage information in wireless communications systems. Raith at the least further discloses ...terminal may **convert** received **usage** information, such as an absolute number of **minutes** used, to a new format, such a number minutes remaining in a prepaid calling block (see col. 5, lines 12-15). ...**usage** information may include, for example, accrued minutes or other time **units** of used wireless communications service, accrued **monetary** units of used wireless communications services, or other measures of communications services...may also include, for example, measures of remaining unused services, such as **minutes** or **dollars** of a monthly or prepaid services block or other **unit** of allocated services... (see col. 6, lines 8-16).
 - c. Bansal et al. (US 6,439,456 B1) discloses a method for transferring money.
 - d. Aebi et al. (US 6,375,073 B1) discloses a method for crediting or recrediting data card with a given amount.
 - e. Iijima et al. (US 6,059,186) discloses a digital cash sage and method for transferring a monetary value therefrom and thereto.
8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to WILLIE J. DANIEL JR whose telephone number is (571)272-7907. The examiner can normally be reached on 8:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Appiah can be reached on (571) 272-7904. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/WJD,Jr/

WJD,Jr
14 October 2010

/Charles N. Appiah/
Supervisory Patent Examiner, Art Unit 2617